

<i>SERFF Tracking Number:</i>	<i>PRLC-126095731</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Principal Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42010</i>
<i>Company Tracking Number:</i>	<i>GPR 51237-2</i>		
<i>TOI:</i>	<i>A03G Group Annuities - Deferred Variable</i>	<i>Sub-TOI:</i>	<i>A03G.002 Flexible Premium</i>
<i>Product Name:</i>	<i>GPR 51237-2</i>		
<i>Project Name/Number:</i>	<i>GPR 51237-2/GPR 51237-2</i>		

Filing at a Glance

Company: Principal Life Insurance Company

Product Name: GPR 51237-2

SERFF Tr Num: PRLC-126095731 State: Arkansas

TOI: A03G Group Annuities - Deferred Variable SERFF Status: Closed-Approved-
Closed State Tr Num: 42010

Sub-TOI: A03G.002 Flexible Premium

Co Tr Num: GPR 51237-2

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Joel Sungren, Karla
Waldron

Disposition Date: 04/02/2009

Date Submitted: 03/31/2009

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: GPR 51237-2

Status of Filing in Domicile: Authorized

Project Number: GPR 51237-2

Date Approved in Domicile: 03/06/2009

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Overall Rate Impact:

Group Market Type: Employer, Trust

Filing Status Changed: 04/02/2009

Explanation for Other Group Market Type:

State Status Changed: 04/02/2009

Deemer Date:

Created By: Karla Waldron

Submitted By: Karla Waldron

Corresponding Filing Tracking Number:

Filing Description:

No part of this filing contains any unusual or possibly controversial items from normal company or industry standards, except as clearly described in this letter.

Group Annuity Rider GPR 51237-2 is for use with our Modular Group Annuity Contracts, GPA 5997, and GPA 5997-1, both previously approved by your department.

Group Annuity Rider GPR 51237-2 is for use with clients who wish to facilitate the transfer of funds from a previous funding vehicle to GPA 5997 or GPA 5997-1. The addition of this rider to a contract will be optional; the rider will only be

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added upon the request of the client and upon agreement of Principal Life Insurance Company. As such, these clients will have reviewed and agreed to the provisions of the rider.

Group Annuity Rider GPR 51237-2 will have a specified duration. After the end of the rider duration, the provisions within the rider will no longer be effective on the contract to which it is attached.

Group Annuity Rider GPR 51237-2 is similar to form GPR 51237, previously approved by your department. The definition of Rider Year has been rewritten to better clarify the Rider Year. This rider allows us to credit Participants' accounts with amounts taken as a surrender charge, penalty or other adjustment under the previous funding vehicle. The contractholder is charged additional expenses for the use of the rider with their contract. The rider allows for a Discontinuation of Participation Charge for withdrawal of funds under the contract, other than for benefit events, prior to the end of the specified duration of the rider. Such a withdrawal would be considered a Subject Transfer under the rider.

At some time in the future, it may be necessary for us to change the format, fonts, page breaks, etc. in this form in order to accommodate new technology or new printing equipment. We reserve the right to make these types of changes without re-filing as long as there is no change in the text of the form. However, any such accommodation will not result in the use of a font or type style or size which would violate any state law or regulation.

Shaded areas indicate those parts of the text which either may be varied to meet the requirements of a particular customer or may be changed to reflect the experience of Principal Life on the enclosed form issued after the date of change. The enclosed Explanation of Variables explains the changes we contemplate for these shaded areas.

Company and Contact

Filing Contact Information

Ellen Tanner,	tanner.ellen@principal.com
710 9th St	800-543-4015 [Phone] 59914 [Ext]
Des Moines, IA 50309	515-235-1953 [FAX]

Filing Company Information

Principal Life Insurance Company	CoCode: 61271	State of Domicile: Iowa
711 High Street	Group Code: 332	Company Type:
Des Moines, IA 50309	Group Name:	State ID Number:
(515) 246-7517 ext. [Phone]	FEIN Number: 42-0127290	

Filing Fees

<i>SERFF Tracking Number:</i>	<i>PRLC-126095731</i>	<i>State:</i>	<i>Arkansas</i>
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Fee Required?	Yes
Fee Amount:	\$20.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Principal Life Insurance Company	\$20.00	03/31/2009	26845117

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	04/02/2009	04/02/2009

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Disposition

Disposition Date: 04/02/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Explanation of Variables		Yes
Form	ACCOUNT CREDIT RIDER		Yes

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TOI: A03G Group Annuities - Deferred Variable Sub-TOI: A03G.002 Flexible Premium

Product Name: GPR 51237-2

Project Name/Number: GPR 51237-2/GPR 51237-2

Form Schedule

Lead Form Number: GPR 51237-2

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	GPR 51237-2	Policy/Cont	ACCOUNT CREDIT Initial			0.000	GPR 51237-2.pdf
		ract/Fratern	RIDER				
		al					
		Certificate:					
		Amendmen					
		t, Insert					
		Page,					
		Endorseme					
		nt or Rider					

Principal Life Insurance Company

ACCOUNT CREDIT RIDER

This Rider is added to Document Number _____ issued by us. All terms defined in the Document have the same meaning where used in this Rider unless otherwise indicated in this Rider.

This Rider will be effective as of _____.

A. Definitions

Discontinuation of Participation Charge means a charge taken against amounts withdrawn from Covered Funds, as defined in this Rider, upon the occurrence of a Subject Transfer, as defined in this Rider. The Discontinuation of Participation Charge scale for this Rider is indicated below.

Charge	Rider Years Completed
X%	A
Y%	B
Z%	C

Covered Funds means the Contributions and earnings thereon under the Document to which this Rider is attached or any mutual funds, employer securities or other funds available to the Plan or recordkept for the Plan through such Document.

Rider Year means the first Rider Year begins on the effective date of this Rider and ends on _____. Subsequent Rider Years will be 12 month periods beginning on _____ and the same calendar date in each following year.

Subject Transfer means any transfer of an amount under Covered Funds as a result of one of the following:

- (a) Plan or Document termination.
- (b) Partial plan terminations, spin-offs or other action that will result in an estimated 50% drop in Covered Funds.
- (c) Withdrawals from Covered Funds by or with regard to Participants who are highly compensated employees, as defined by the Internal

Revenue Code, for reasons other than death, disability, or normal retirement.

B. Provisions

The Document shall be credited with an amount that is equal to the amount of any surrender charge, penalty, or similar adjustment, by whatever name, imposed by a previous funding vehicle. We will allocate this amount to all the accounts established for Participants under the Plan as Notified by you.

There will be a charge for this Rider as allowed in Article III, Section 3 of the Document and which shall be assessed as described in the written service agreement. You agree that this charge will be paid in accordance with Article III along with the other expenses described and payable under Article III and the written service agreement.

During the time this Rider is in effect, any Subject Transfer will generate a Discontinuation of Participation Charge. The Discontinuation of Participation Charge will be deducted from the Covered Funds. You must Notify us within five (5) Business Days of the decision to take action that will result in a Subject Transfer. Failure to Notify us will result in a recalculation of the charge for this Rider and such recalculation could result in a billing to you of a portion of such charge.

You may elect to pay the Discontinuation of Participation Charge directly. You must give us Notification of such election. Such Notification can apply to all Subject Transfers or be limited to a specific Subject Transfer.

If you elected to pay the Discontinuation of Participation Charge directly and payment is not received within 3 Business Days prior to the Subject Transfer, we will deduct the amount of the Discontinuation of Participation Charge from the Covered Funds.

This Rider shall cease to be of any effect on _____.

PRINCIPAL LIFE INSURANCE COMPANY



President and
Chief Executive Officer

<i>SERFF Tracking Number:</i>	<i>PRLC-126095731</i>	<i>State:</i>	<i>Arkansas</i>
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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification		
Bypass Reason:	Not applicable		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Application		
Bypass Reason:	Not applicable		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Life & Annuity - Acturial Memo		
Bypass Reason:	Not applicable		
Comments:			
		Item Status:	Status Date:
Satisfied - Item:	Explanation of Variables		
Comments:			
Attachment:			
GPR 51237-2 EOV.pdf			

EXPLANATION OF VARIABLES

GPR 51237-2

We will put the Document Number of the Document issued to the client in the first line of this Rider.

1. Effective date of rider Date is unique for each documentholder.

2. Discontinuation of Participation Charge Scale

The scale will also be unique to each documentholder within certain parameters.

Charge: Can be from 0% to a maximum of 7%. Such charge may be listed as a dollar amount if agreed to by both us and the documentholder.

Rider Years Completed: Can be from 0 years to a maximum of 7 years.

For Example: ABC Company
Charge Rider Years Completed
5% less than 1
4% 1 less than 2
3% 2 less than 3
2% 3 less than 4
1% 4 less than 5

However, at no time will the Charge exceed the 7% maximum nor will the rider years go beyond 7 years.

3. Rider Year

This definition may be changed to better clarify or explain the Rider Year. We will fill-in the dates of the Rider Year selected by the documentholder.

4. Subject Transfer
Item (c)

Item (c) under the Definition of Subject Transfer is alternative language. Item may not always appear. If it does appear in a rider, it will be by agreement with the specific documentholder. There are two alternatives to the language of item (c).

Alternative 1:

Withdrawals from Covered Funds by or with regard to Participants who are highly compensated employees, as defined by the Internal Revenue Code, for reasons other than death, disability, or normal retirements.

Alternative 2:

Withdrawals from Covered Funds by or with regard to Participants for reasons other than death, disability or normal retirement.

5. End Date of Rider

Date is unique for each documentholder.